

What is claimed is:

1 1. A method of providing for a money transfer over a network,  
2 comprising the steps of:

- 3 a) providing a stamp having a face value and a lifespan both  
4 indicated on the stamp, the stamp being a string that is a  
5 concatenation of two or more fields including the face value  
6 and the lifespan, with at least one of the fields calculated  
7 according to a prescription involving a hashing or encryption  
8 of a concatenation of others of the fields or of some other  
9 field not part of the stamp;  
10 b) affixing the stamp to an e-mail; and  
11 c) allowing the recipient of the e-mail to obtain value for the  
12 stamp if the stamp is presented to a predetermined entity for  
13 the stamp value within the lifespan indicated on the stamp.

1 2. A method as in claim 1, wherein the stamp is a concatenation  
2 of a set of fields, the set comprising:

- 3 a) an issue time;  
4 b) a lifespan;  
5 c) a stamp value; and  
6 d) a first-hashed field that is a hash of a concatenation of all  
7 of the preceding fields and, in addition a secret constant  
8 known only to the stamp issuer.

1 3. A method as in claim 2, wherein the first-hashed field is a  
2 predetermined truncation of the output of the hash of the  
3 concatenation of all of the preceding fields and, in addition a  
4 secret constant known only to the stamp issuer.

1 4. A method as in claim 2, wherein the set of fields of which  
2 the stamp is a concatenation further comprises a second-hashed  
3 field that is a hash of the issue time field, the lifespan field,  
4 the stamp value field, and the first-hashed field.

1 5. A method as in claim 4, wherein the second-hashed field is a  
2 predetermined truncation of the output of the hash of the issue  
3 time field, the lifespan field, the stamp value field, and the  
4 first-hashed field.

1 6. A method as in claim 4, wherein the set of fields of which  
2 the stamp is a concatenation further comprises a digital  
3 signature field that is a digitally signed encryption of the  
4 issue time field, the first-hashed field and the second-hashed  
5 field, wherein the encryption is performed using a private key of  
6 the stamp issuer.

1 7. A method as in claim 4, wherein the set of fields of which  
2 the stamp is a concatenation further comprises a digital  
3 signature field that is a pre-determined truncation of the issue  
4 time field, the first-hashed field, the second-hashed field, and  
5 a secret constant, known only to the stamp issuer and other  
6 qualified parties.